

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
LYNCHBURG DIVISION**

In re:

HAROLD LOUIS RAGLAND  
MAUDE A. RAGLAND  
Debtor(s)

Case No. 13-60369

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/21/2013.
- 2) The plan was confirmed on 01/27/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/31/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/20/2017.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$221,245.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$64,985.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$64,985.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,750.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,133.18
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,883.18**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	3,343.00	3,139.55	3,139.55	758.29	0.00
AMERICAN EXPRESS	Unsecured	897.00	897.42	897.42	216.75	0.00
BANK OF AMERICA	Unsecured	4,667.00	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	8,939.00	NA	NA	0.00	0.00
CAPITAL RECOVERY V, LLC	Secured	NA	30.00	30.00	30.00	0.00
CAPITAL RECOVERY V, LLC	Secured	1,212.97	1,195.68	1,262.52	1,262.52	0.00
CONTINENTAL EMERGENCY SERVICE	Unsecured	54.00	NA	NA	0.00	0.00
COUNTY OF LOUISIANA	Secured	5,481.60	9,005.38	10,414.40	10,414.40	0.00
COUNTY OF LOUISIANA	Secured	NA	180.00	180.00	180.00	0.00
FEDERAL NATIONAL MORTGAGE ASSOCIATION	Secured	9,800.00	201,567.77	0.00	0.00	0.00
HOUSEHOLD FINANCE CORPORATION	Unsecured	11,109.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	3,228.57	3,228.57	779.77	0.00
INTERNAL REVENUE SERVICE	Priority	40,061.25	40,061.25	40,061.25	26,513.84	0.00
JOHN DEERE FINANCIAL	Secured	NA	100.00	100.00	100.00	0.00
JOHN DEERE FINANCIAL	Secured	5,458.32	4,963.32	5,312.00	5,312.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,486.00	1,654.31	1,654.31	399.55	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,964.00	2,004.66	2,004.66	484.17	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,450.00	2,609.97	2,609.97	630.37	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,562.00	2,734.05	2,734.05	660.34	0.00
SPERRY MARINE FEDERAL CREDIT UNION	Unsecured	3,538.15	3,578.25	3,578.25	864.24	0.00
SPRINGLEAF FINANCIAL SERVICES, INC.	Secured	174.00	174.00	174.00	174.00	0.00
SPRINGLEAF FINANCIAL SERVICES, INC.	Secured	NA	8,658.83	9,267.20	9,267.20	0.00
SUNTRUST	Secured	1,269.00	1,839.79	NA	0.00	0.00
SUNTRUST	Secured	3,256.00	NA	NA	0.00	0.00
UVA COMMUNITY CREDIT UNION	Unsecured	206.00	242.83	242.83	54.38	0.00
UVA PHYSICIANS GROUP	Unsecured	75.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,441.20	\$9,441.20	\$0.00
All Other Secured	\$17,298.92	\$17,298.92	\$0.00
<b>TOTAL SECURED:</b>	<b>\$26,740.12</b>	<b>\$26,740.12</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$40,061.25	\$26,513.84	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$40,061.25</b>	<b>\$26,513.84</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,089.61</b>	<b>\$4,847.86</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$6,883.18</u>	
Disbursements to Creditors	<u>\$58,101.82</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$64,985.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/02/2017

By: /s/ Herbert L. Beskin

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.